SAGE LIFE-STRATEGY CONSERVATIVE

November 2024

Key Highlights

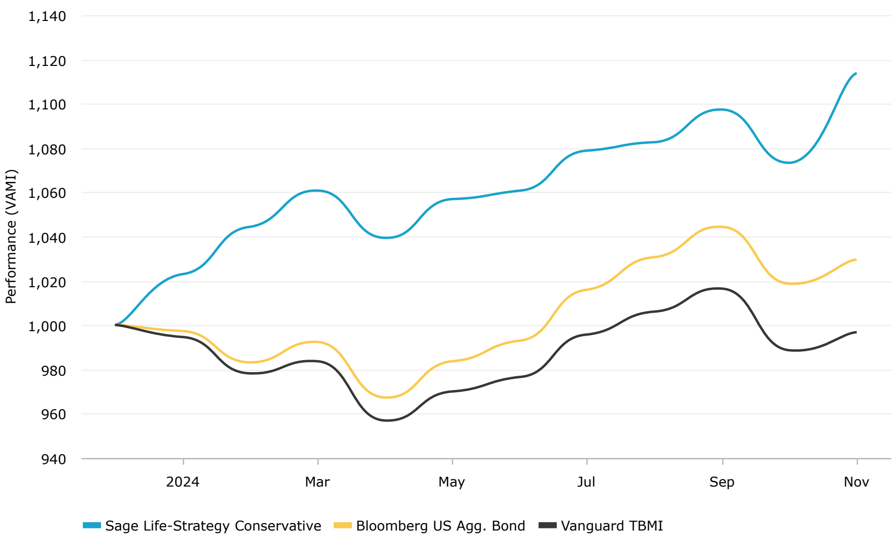
Accounts are opened in the client's name at Interactive Broker's LLC, and are covered by F.D.I.C and S.I.P.C insurance.
Clients have full online access to their investment account, For account security usernames and passwords are encrypted with Triple Data Encryption Standards (3DES) and nCipher hardware. Data in transit is encrypted using TLS1.2 protocol.
Simple fee structure, no front-end or back-end sales charges, no performance fees, the only charges are advisory fees and transaction costs.

Strategy Description

The sage life-strategy conservative investment portfolio is a global asset allocation strategy tailored for conservative investors. This portfolio aims to strike a balance between preserving capital and generating modest returns. Here are the key features of the sage life-strategy conservative portfolio:

- **Asset allocation**: the portfolio invests in a mix of asset classes, including global fixed income, global equity, and alternative markets.
- **Risk Orientation:** the investment strategy aligns with the risk tolerance of conservative investors.
- **Target Allocation:** the portfolio maintains a target allocation of 35% equity and 55% fixed income, and 10% alternatives.
- **Tactical Decisions:** tactical allocation decisions are made at both the broad asset class level and within specific fixed income, equity, and alternative market segments.
- **Investment goals:** the primary goal is to provide stability and income potential while minimizing risk exposure.
- Investors should consider their individual needs and risk tolerance when evaluating balanced funds.

Performance (VAMI)



3M	YTD	Since Inception	Max DD
2.85%	11.37%	11.37%	-2.16%

Fund Manager

James Bridgewater has worked in the financial services industry for over four decades, originally from London, UK, he commenced his career as a Futures & Options Trader, working for several large Investment Firms.
James has spent the past 25 years as a discretionary portfolio manager designing and managing investment portfolio's for private client's who predominantly reside in the Caribbean region.

General Information

Company	O.I.A. LIMITED
Minimum Investment	5,000 USD
Liquidity	Daily
Management Fee	2.00%
Performance Fee	0.00%
Highwater Mark	No
Custodian	Interactive Brokers LLC
Website	oialtd.com

Instruments

iShares Core S&P 500 ETF	15%
US Treasury 5-year Note ETF	15%
I Shares BB Rated Corporate Bond ETF	15%
Vanguard Long-Term Treasury ETF	15%
Vanguard Small-Cap Growth ETF	10%
SPDR Bloomberg 1-3 Month T-Bill ETF	10%
Vanguard Mid-Cap	5%
Vanguard FTSE Emerging Markets ETF	5%
Alerian MLP ETF	5%
I Shares Financial Preferred ETF	5%

No data filled

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